



U.S. Department of Justice

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For Immediate Release:

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EVENT: Guilty Plea

Defendant: John J. Gdyra

COMERICA BANK ASSISTANT BRANCH MANAGER

PLEADS GUILTY TO EMBEZZLEMENT FROM ELDERLY AND DECEASED VICTIMS

A 49-year-old Roseville man who took over \$360,000 from bank accounts belonging to his elderly and deceased clients pled guilty in federal court today, United States Attorney Stephen J. Murphy announced. Joining in the announcement was FBI Special Agent-In-Charge Daniel D. Roberts.

John J. Gdyra, a Comerica Bank personal banker and assistant branch manager, pled guilty to one felony count of embezzlement by a bank employee before United States District Judge Sean F. Cox. Gdyra, who had been employed at Comerica Bank's Warren branch at 29100 Ryan Rd., admitted that he took a total of \$360,859.04 deposited by six sets of clients: (i) George and Oma Elliston, (ii) Domenico and Rosario Manzella; (iii) Friedrich and Katharina Gauer; (iv) Julian and Delphine (Roberts) Kudzborski; (v) Walter and Antonia Rudniski; and (vi) Kenneth and Catherine Galbraith. Gdyra stole the money by closing or depleting CD and IRA accounts belonging to the victims, without their knowledge, and then depositing the funds into his personal account. Gdyra attempted to conceal his fraud by forging withdrawal slips and

destroying bank surveillance tapes.

Each of Gdyra's victims was elderly: at the inception of the fraud in 2003, the youngest victim Friedrich Gauer, was 73 years old; the oldest victim, Julian Kudzborski, was 92 years old. Gdyra also apparently targeted couples where one spouse had recently passed away. Specifically, (i) after Oma Elliston died on June 13, 2005, funds began to be depleted from the Elliston's CD and IRA accounts in July 2005; (ii) after Kenneth Galbraith died on July 20, 2005, funds began to be depleted from the Galbraith's CD and IRA accounts in November 2005; (iii) after Delphine (Roberts) Kudzborski died on August 3, 2004, funds began to be depleted from the Kudzborski's CD accounts in September 2004.

"Bank customers, particularly the elderly, are truly at the mercy of a corrupt bank manager. When a trusted financial advisor preys on his most vulnerable clients, he can expect the federal law enforcement response to come down like a ton of bricks," United States Attorney Murphy said. "I salute the FBI for their excellent work on this case."

Bank embezzlement is punishable by a maximum sentence of 30 years imprisonment and a fine of up to \$1 million dollars. A plea agreement signed by the defendant calls for a term of imprisonment of 33-41 months and full restitution. Sentencing is scheduled for December 6, 2006, at 2:00 p.m.

The case is being prosecuted by Assistant United States Attorney Leonid Feller.